



The Applicant Advisor

IHS Loan Repayment Program News and Information



The IHS Mission:
To raise the physical,
mental, social and
spiritual health of
American Indians and
Alaska Natives to the
highest level.

Thank you!

Thank you for applying to the Indian Health Service (IHS) Loan Repayment Program (LRP). We appreciate your interest in serving the health care needs of American Indians and Alaska Natives. The LRP provides health care professionals like you with an opportunity to repay your qualified student loan debts while fulfilling the IHS mission: To raise the physical, mental, social and spiritual health of American Indians and Alaska Natives to the highest level. We hope you will find this newsletter helpful in answering any questions you may have regarding the LRP application process and timing, the selection process, the steps to follow if you are awarded loan repayment and to whom you should contact with questions.

The Application Process

The LRP application process runs from October 1 through the Friday of the second full week in August; LRP reviews applications monthly, beginning in January, or as soon as funds become available.

Recipient selection is based on both the staffing needs of each health profession discipline and the availability of funds. Each health profession discipline is ranked on a 100-point scale according to a site's need for specific disciplines within IHS health facilities.

For example, a site with a great need for pharmacists will have a high pharmacist site score, but if that same site has less need for nurses, it will have a lower nursing site score. For more information, see [How the LRP Works](#) on the [LRP website](#).



Funding Availability

The LRP typically receives its annual funding in January, so early applicants (October 1 – January 31) have a better chance of receiving an award. Likewise, those who chose a site with a high score of 70 or above for their health profession discipline will also have a better chance of receiving an LRP award. If you selected a site with a score less than 70, the LRP will not review your application until March and will only then consider it if funds are still available.

Visit the [Selection Criteria](#) page on the [LRP website](#) for additional information on how the LRP determines award distribution.

Loan Repayment Program Awards

Award recipients agree to practice for two continuous years in full-time clinical practice at an approved Indian health program. The LRP repays all — or a portion of — the recipient's eligible health professional educational loans up to \$24,000 per year, which includes an allocation for taxes.

The LRP sends award notices on the last day of each month once funds become available. Recipients receive an award packet containing:

- An award letter.
- A direct deposit form.
- An LRP contract.

By signing and submitting the contract, you agree to an initial two-year commitment to the LRP.



Once the LRP office receives your signed contract and completed direct deposit form, you will receive:

- An [LRP Recipient Handbook](#).
- A copy of your signed contract with the delegate of the Secretary of the US Department of Health and Human Services' (HHS) signature.

If you are currently employed by IHS or another Indian health program:

Your contract begins on the date that the HHS Secretary's delegate signs your contract, not your first day of practice. Your first annual LRP payment will begin within 120 days from the date the Secretary's delegate signed the contract.

If you are NOT currently employed by IHS or another Indian health program:

Your service obligation must begin no later than September 30 of the year during which you received your award. Your two-year commitment begins on your first day of practice, not the date the Secretary's delegate signed the contract. Your first annual LRP payment will begin 120 days from your first day of practice.

Recipient Responsibilities

LRP recipients must:

- Abide by all LRP policies, procedures and licensing requirements (even if you practice at a Tribal facility with less stringent requirements).
- Practice full time (defined by the LRP as 80 hours per two weeks).
- Not exceed absences of more than seven weeks or 35 working days per contract year (including annual leave, sick leave, continuing education leave, etc.).
- Retain a valid state license to practice in the health profession for which you received loan repayment.

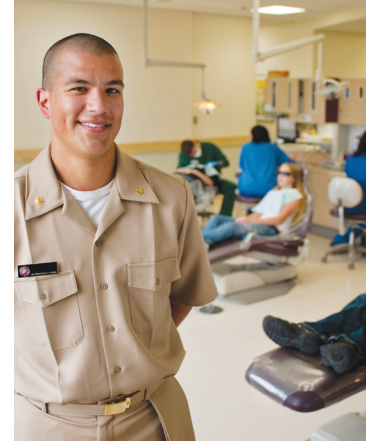


Keep in mind that the LRP is site and job specific. You will not be able to transfer your LRP contract to another job or site without prior approval from the LRP.

Visit the [LRP website](#) or refer to the [Recipient Responsibilities](#) page for more detailed information.

Other Loan Repayment Options

Depending on the amount of funding received, the specific needs of IHS sites and the number of LRP applications, the LRP may not be able to fund all qualified applicants. If you do not receive an award, the IHS LRP recommends that you consider pursuing other options, including the Supplemental Loan Repayment Program (SLRP), the National Health Service Corps (NHSC) Loan Repayment Program (LRP) and loan repayment programs available by state. In the event that you qualify for multiple awards from other loan repayment programs, IHS policy allows only one form of loan repayment.



Supplemental Loan Repayment

In addition to the IHS LRP, you should also consider practicing at specific IHS sites in conjunction with the Supplemental Loan Repayment Program (SLRP), which offers comparable loan repayment awards for health professionals who fill vacancies for a minimum two-year service obligation to practice at that facility. Contact the IHS LRP branch office for more information on supplemental loan repayment.

National Health Service Corps

Another option is loan repayment through the National Health Service Corps (NHSC), which offers loan repayment support to qualified health care professionals dedicated to practicing in medically underserved areas. NHSC Loan Repayment Program (LRP) participants also earn competitive salaries from their site and other benefits in addition to loan repayment. The NHSC LRP offers an initial award of up to \$60,000 for two years of full-time service or four years of half-time service when you select a service site with a Health Professional Shortage Area (HPSA) score of 14 or higher. For more information, visit the [NHSC website](#).

State Loan Repayment Programs

The Health Resources and Services Administration (HRSA) State Loan Repayment Program (SLRP) provides grants to 30-plus states to operate their own loan repayment programs for primary care providers working in HPSAs. For more information, visit the [State Loan Repayment Programs](#) on the NHSC website.

Contacts

Visit the [FAQ](#) page of the [LRP website](#) for answers to the most frequently asked questions about the IHS Loan Repayment Program.

If you're unable to locate an answer to your question on the LRP website, contact the appropriate analyst on the list below for questions about your specific discipline. For all other questions, contact the LRP office at (301) 443-3396.



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We appreciate your interest in the LRP and wish you much success in your career.